



**Schedule of Tariffs.**

	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
QNB First Membership	Free of Charge	Free of Charge	Not Applicable
QNB First MasterCard World (Debit Card)	Free of Charge	Free of Charge	Not Applicable
QNB First MasterCard World (Credit Card*)	Free of Charge	Free of Charge	Not Applicable
Supplementary Credit Card	Free of Charge	Free of Charge	Not Applicable
Inward Remittances to Lebanon (from Third party Bank)	USD 10	USD 10	USD 10
QNB Cheque Book	Free of Charge	Free of Charge	USD 7.5

\*Subject to the Bank's Terms and Conditions  
Charges for all QNB members

Accounts	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
<b>Local and Foreign Currencies</b>			
Current Account: Account service charge	Free of Charge	Free of Charge	USD 2/month or equivalent in Foreign Currencies
Total Balance less than minimum balance of USD 10,000	Free of Charge	Free of Charge	Free of Charge
<b>Local and Other Currencies (LBP, USD, EUR, GBP)</b>			
Fixed Deposit Account	Free of Charge Minimum balance USD 100,000*	Free of Charge Minimum balance USD 100,000*	Free of Charge Minimum balance USD 25,000*

\*Or equivalent in other currencies for all segments

Statement Copy (Accounts and Credit Cards)	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
Statement sent regularly to customers	Free of Charge	Free of Charge	Free of Charge
Statement copy at the branch	USD 5/page	USD 5/page	USD 5/page
Certified statement other than regular	USD 5/page	USD 5/page	USD 5/page
QNB eStatement	Free of Charge	Free of Charge	Free of Charge

Deposits/Withdrawals	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
Cash deposit in all foreign currencies	1/mil with a minimum of USD 2/- or equivalent	1/mil with a minimum of USD 2/- or equivalent	1/mil with a minimum of USD 2/- or equivalent
Cash withdrawal in all foreign currencies	4 per Mil, minimum USD 5 or equivalent	4 per Mil, minimum USD 5 or equivalent	4 per Mil, minimum USD 5 or equivalent

Account Closure	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
Account Closure	USD 15	USD 15	USD 15

All rates and fees are subject to change without prior notice. All Terms and Conditions apply.

Dormant Account	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
Activation of Dormant Account	USD 5	USD 5	USD 5
Domiciliation of Bills	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
Electricity/Monthly	LBP358,000	LBP358,000	LBP358,000
Telephone (Landline)/Monthly	LBP358,000	LBP358,000	LBP358,000
Telephone (Cellular)/Monthly	USD 4 (at Sayrafa rate) + one time LBP 5,000 stamp	USD 4 (at Sayrafa rate) + one time LBP 5,000 stamp	USD 4 (at Sayrafa rate) + one time LBP 5,000 stamp
Internet/Monthly	USD 4 + one time LBP 5,000 stamp	USD 4 + one time LBP 5,000 stamp	USD 4 + one time LBP 5,000 stamp
Debit Cards	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
QNB Debit Card Annual Fee	Free of Charge	Free of Charge	Free of Charge
QNB Debit Card Replacement	USD 15	USD 15	USD 15
Re-issuance of PIN	USD 10	USD 10	USD 10
Loans	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
Management Fee	0.25% of loan amount	0.25% of loan amount	0.25% of loan amount
Mortgage Loan Processing Fee	0.25% of loan amount	0.25% of loan amount	0.25% of loan amount
Mortgage Loan Early Settlement Fee	1.5% of amount paid	1.5% of amount paid	1.5% of amount paid
Loan re-scheduling Fee	1.5% of the remaining balance	1.5% of the remaining balance	1.5% of the remaining balance
Postponement of Installment Fee	Pre-agreed	Pre-agreed	Pre-agreed
Late Payment Fee	2% with a minimum of USD 10	2% with a minimum of USD 10	2% with a minimum of USD 10
Yearly Loan Renewal Fees	USD 250/year	USD 250/year	USD 250/year
Cheques	Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
<b>Chequebook Issuance</b>			
QNB Chequebook	Free of Charge	Free of Charge	USD 7.5
Chequebook uncollected after 1 month	Free of Charge	Free of Charge	Free of Charge
Slip Withdrawal at counter	Free of Charge	Free of Charge	Free of Charge
<b>Cheque Clearing</b>			
<b>Cheque sent for collection</b>			
Local Regular clearing: cheque in LBP	LBP89,500	LBP89,500	LBP89,500

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Local Regular clearing: cheque in Foreign Currency	USD 1 or equivalent	USD 1 or equivalent	USD 1 or equivalent
Copy of paid cheque (less than 1 year)	Free of Charge	Free of Charge	Free of Charge
Copy of paid cheque (over 1 year)	Free of Charge	Free of Charge	Free of Charge
Issuance of Demand Draft	USD 10	USD 10	USD 10
Cheque sent for collection	USD 30 + Correspondent Bank Fees	USD 30 + Correspondent Bank Fees	USD 30 + Correspondent Bank Fees

### Returned Cheques

Local Clearing	USD 30	USD 30	USD 30
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### Stop Payment of Cheques

Per Cheque	USD 10 + LBP 10,000 Stamp	USD 10 + LBP 10,000 Stamp	USD 10 + LBP 10,000 Stamp
Per Cheque Book	USD 10 + LBP 10,000 Stamp	USD 10 + LBP 10,000 Stamp	USD 10 + LBP 10,000 Stamp
Per Demand Draft	USD 10 + LBP 10,000 Stamp	USD 10 + LBP 10,000 Stamp	USD 10 + LBP 10,000 Stamp

### Standing Orders

Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
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Setting up and amending standing orders	Free of Charge	Free of Charge	Free of Charge
Balance/Sweep Orders	USD 5 + one time LBP 10,000 Stamp	USD 5 + one time LBP 10,000 Stamp	USD 5 + one time LBP 10,000 Stamp
Standing orders between QNB accounts	Free if same client number / to a different client number: USD 5 + one time LBP 10,000 Stamp	Free if same client number / to a different client number: USD 5 + one time LBP 10,000 Stamp	Free if same client number / to a different client number: USD 5 + one time LBP 10,000 Stamp

### Money Transfers

Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
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Outgoing transfer over the counter	USD 25 or counter value	USD 25 or counter value	USD 25 or counter value
Incoming transfer from QNB Head Office	Free of Charge	Free of Charge	Free of Charge
Incoming transfer from outside QNB Head Office	USD 10	USD 10	USD 10

### Credit Card

Service Fee for QNB First NRLs	Service Fee for QNB First members in Lebanon	Service Fee for all other Retail segments
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QNB Credit Card annual fee	Free of Charge	Free of Charge	USD 50
Supplementary Credit Card	Free of Charge	Free of Charge	USD 50
Card replacement fee	USD 10	USD 10	USD 10
Late payment fee	USD 50	USD 50	USD 50
Over credit limit fee	Free of Charge	Free of Charge	Free of Charge
Retail interest rate APR 18%	1.5%/month	1.5%/month	1.5%/month

Cash advance interest rate APR 21%	1.75%/month	1.75%/month	1.75%/month
Cash advance fee	USD 6/ withdrawal	USD 6/ withdrawal	USD 6/ withdrawal
Currency conversion fee	Forex rate of transaction on posting date + fiscal stamp of LBP1,000	Forex rate of transaction on posting date + fiscal stamp of LBP1,000	Forex rate of transaction on posting date + fiscal stamp of LBP1,000
Personal accident insurance	Free of Charge	Free of Charge	Not Applicable
Travel inconvenience insurance	Free of Charge	Free of Charge	Not Applicable
Purchase protection	Free of Charge	Free of Charge	Not Applicable

#### eBanking Services

Service Fee for QNB First NRLs

Service Fee for QNB members in Lebanon

Service Fee for all other Retail segments

#### Internet Banking & Phone Banking

Registration	Free of Charge	Free of Charge	Free of Charge
Enquiries on account balance and transactions	Free of Charge	Free of Charge	Free of Charge
Enquiries on credit card accounts	Free of Charge	Free of Charge	Free of Charge
Ordering cheque book	Free of Charge	Free of Charge	USD 7.5
Fund transfer between QNB accounts	Free of Charge	Free of Charge	Free of Charge
Credit Card payments	Free of Charge	Free of Charge	Free of Charge
Add/modify service to direct debit	Free of Charge	Free of Charge	Free of Charge
General information	Free of Charge	Free of Charge	Free of Charge
Interest rate information	Free of Charge	Free of Charge	Free of Charge
QNB Mobile SMS	Free of Charge	Free of Charge	Free of Charge

#### SMS/QNB Alerts

Push and Pull*	USD 1/month	USD 1/month	USD 1/month
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\*Excluding telecom provider charge for pull services

#### Miscellaneous

Service Fee for QNB First NRLs

Service Fee for QNB members in Lebanon

Service Fee for all other Retail segments

Hold mail facility	Free of Charge	Free of Charge	Free of Charge
Audit confirmation letter	USD 10	USD 10	USD 10
Certificate of account deposit	Free of Charge	Free of Charge	Free of Charge
Signature verification	Free of Charge	Free of Charge	Free of Charge
Balance certificate/no liability letters/other letters issued at the request of the customer	USD 14/page	USD 14/page	USD 14/page
Photocopy Fees at the Customer request	USD 1.5/page	USD 1.5/page	USD 1.5/page

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